

IN THE SPECIFICATION:

Please delete the last full paragraph starting on page 3 and ending on page 4, and replace it with the following new paragraph:

91 The Loss of income during a period of long-term disability has generally been addressed under an employer's welfare benefits through a long-term disability plan. The employer may choose to fund this plan through the use of a group long-term disability contract, individual insurance contracts, a self-insurance arrangement, or a combination of the above. This plan partially replaces the loss of regular earnings that would otherwise be paid during the employee's period of disability. Benefits under these disability programs typically stop at the individual's "ADEA cut-off age." For a person who becomes disabled prior to the attainment of age 60, the ADEA cut-off age is usually age 65. For workers who become disabled after attaining age 60, the ADEA cut-off age is usually five years after the commencement of disability payments. This plan typically does not address the needs of disabled employees after retirement age. At retirement, a disabled employee's disability benefit will cease and income must be provided by a combination of Social Security benefits, qualified retirement plan benefits, and personal savings.

On page 16, please delete the third full paragraph (starting on line 22), and replace it with the following new paragraph:

92 The following tests must be applied to determine that the insurance offered within the plan meets the non-discrimination requirements of a retirement plan.